

Proposed NU Business Name: **SOHEL TELECOM AND COMPUTER**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JUEL KHAN
Age	:	28-04-1999 (18Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Brothers 06 sisters
Address	:	Vill: ChariparaP.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROHIMA BEGUM
(iii) Father's name	:	MD.KHADIR KHAN
(iv) GB member's info	:	Branch: Vaggokul, Centre # 26(Female), Member ID: 6692, Group No: 10 Member since: 05-03-2000 (07Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	07years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01991-698899
Family's Contact No.	:	01767-773671
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL TELECOM AND COMPUTER
Location	:	Vaggokul bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 143,500/-
Financing	:	Self BDT 93,500/- (from existing business)65 % Required Investment BDT 50,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 15 ft= 270 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobile chrger,mobile battery,chacing,disply,multiplag etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from gulistan,dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

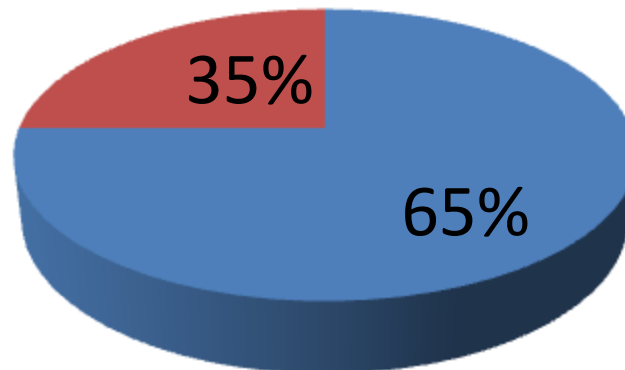
Particular	Daily	Monthly	Yearly
Revenue (sales)			
charger, battary,chacing, etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
charger, battary,chacing, etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		70	840
Generator		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		8,420	101,040
Net Profit (E) [C-D]		5,080	60,960

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Battery	50	150	7500	Battery	100	150	15,000	22,500
Charger	80	160	12800	Charger	50	160	8000	20,800
Chacing	100	50	5000	Chacing	50	50	2500	7,500
Remote	105	70	7350	Remote	50	70	3500	10,850
Display	70	220	12400	bkash			20000	32,400
Multiplag	05	80	400	other			1000	1400
Blab	50	22	1100					1100
Anargy blab	10	200	2000					2000
Memory cird	20	250	5000					5000
bkash			30000					30,000
security			10,000					10,000
Total			93,500				50,000	143,500

Source of Finance

■ Entrepreneur's contibution 93,500
 ■ Investor's Investment 50,000
 ■ Total 143,500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Charger,battery,disply etc	5,200	156,000	1,872,000	1,965,600	2,063,880
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880
Less. Variable Expense					
Charger,battery ,disply etc	4,000	132,600	1,591,200	1,670,760	1,754,298
Total variable Expense (B)	4,000	132,600	1,591,200	1,670,760	1,754,298
Contribution Margin (CM) [C=(A-B)	780	23,400	280,800	294,840	309,582
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		200	2,400	2,520	2,646
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		200	2,400	2,520	2,646
Gird		70	840	840	840
Generator		150	1,800	1,890	1,985
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		8,420	101,040	101,850	102,701
Net Profit (E) [C-D]		14,980	179,760	192,990	206,882
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	179,760	192,990	206,882
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		159,760	332,750
	Total Cash Inflow	229,760	352,750	539,632
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	159,760	332,750	519,632

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07Years
Own Business :07
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

